

# BTH Performance Review

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**Howard Gould**

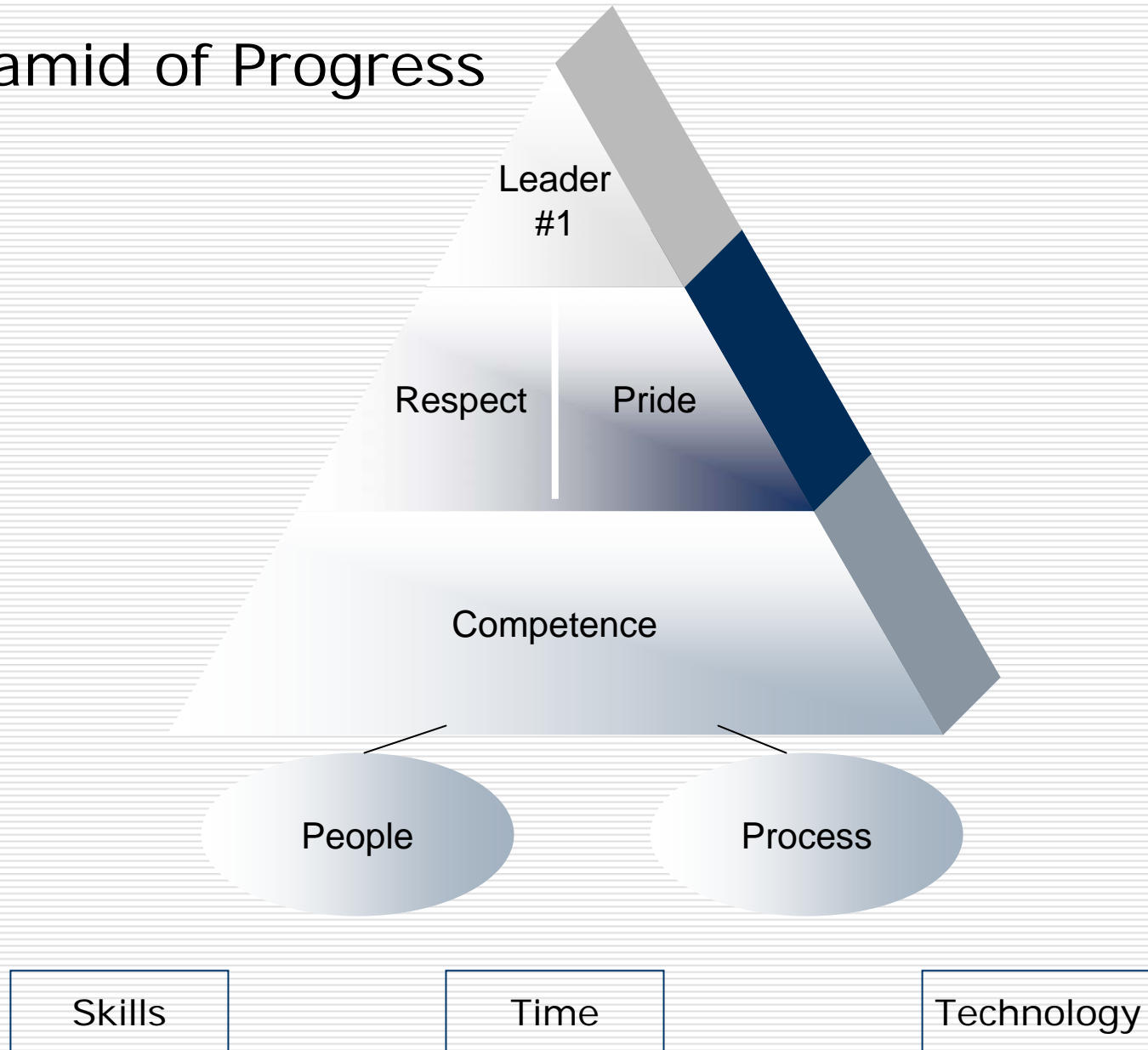
**Commissioner of Financial Institutions**

April 27, 2005

## **Mission Statement**

*To ensure the integrity and stability of California's financial services system through the regulation and supervision of state licensed financial institutions.*

# Pyramid of Progress



# 2004 Activities

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- ☒ Performance Review Panel-Phase I
- ☐ California Performance Review
- ☒ Functional Integration Task Force
- ☐ Performance Improvement Initiatives-Phase II
  - ☒ Performance Measures
  - ☒ Strategic Initiatives

# Performance Review Panel Initiatives -2004

<b>I. CUSTOMER</b>	Completed	Underway	Ongoing
Online customer feedback	✓		
Applications online	✓		✓
Leverage Advisory Boards	✓		✓
Remote/image exams		✓	
Consumer outreach	✓		
<b>II. WORKFORCE</b>			
Peer salary reviews		✓	
Enhance recognition and reward			✓
Use retired annuitants			✓

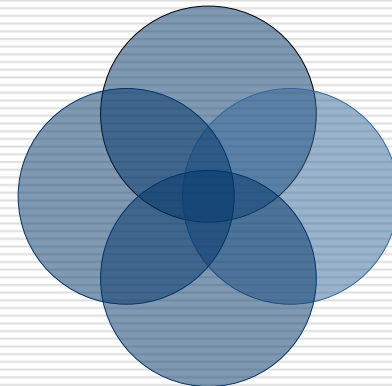
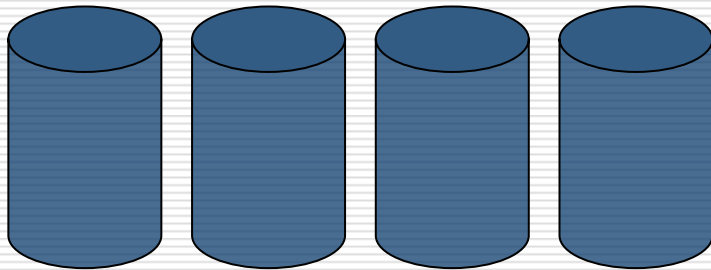
<b>II. WORKFORCE</b> (cont.)	Completed	Underway	Ongoing
Leverage FDIC time management system		✓	
Time/costing/utilization reviews		✓	
<b>III. INTERNAL</b>			
Multi-dept shared resources	✓		✓
Leverage partnerships	✓		✓
Coordinate with federal partners	✓		✓
Balanced scorecard/ KPIs	✓		✓
Enhance MIS project	✓		✓
Enhance cross-functional utilization	✓	✓	
Risk based exam protocols	✓	✓	
Leverage common practices (B/CU)	✓		✓

<b>III. INTERNAL</b> (cont.)	Completed	Underway	Ongoing
Benchmark to other states		✓	
Leverage Teale (survey, e-mail)	✓	✓	
Streamline rulemaking		✓	
<b>IV. FISCAL</b>			
DFI control reserves	✓		✓

# Financial Institutions Task Force Initiative

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- Hypothesis – Consolidate Four Departments
- Action Plan - Silos to Synergy

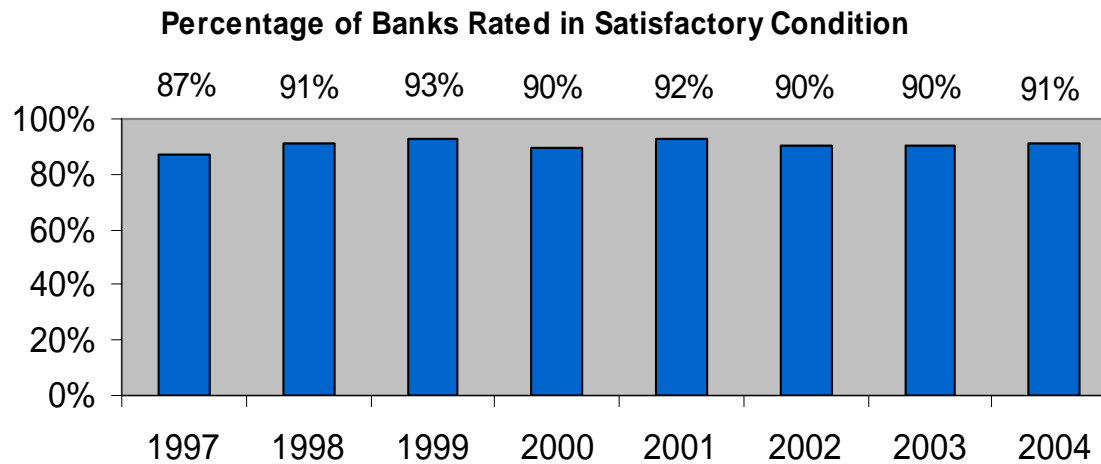


- 30 Partnership Action Plans
- 33 % Completed

# DFI Performance Measures

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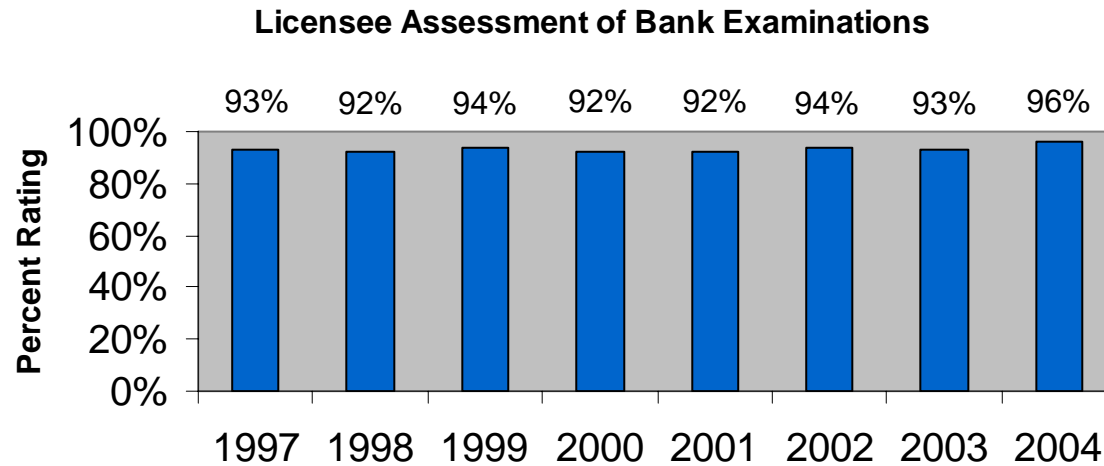
## □ Banks





# Banks

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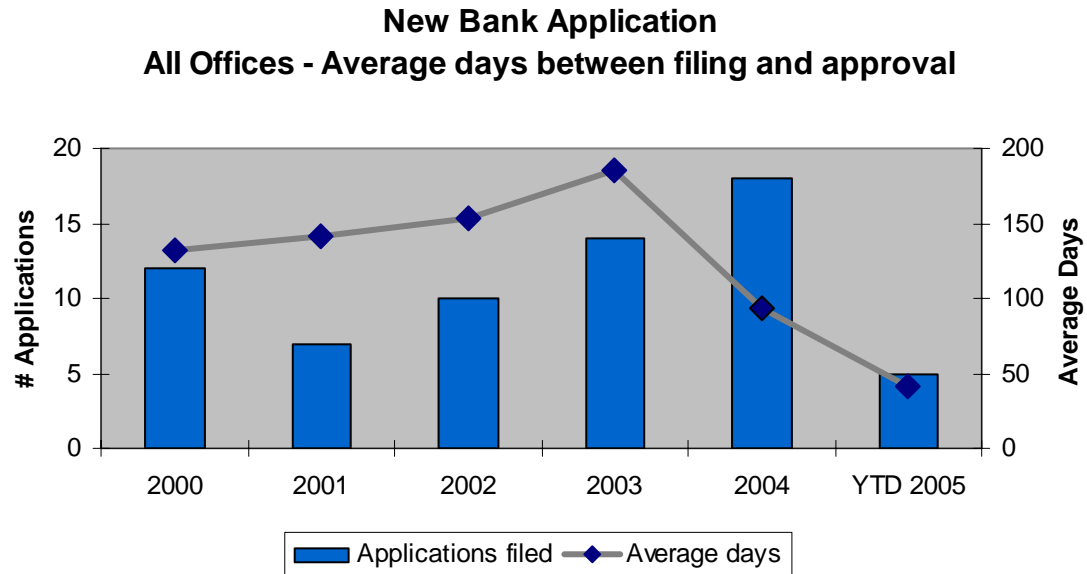
# CAMELS – Banks

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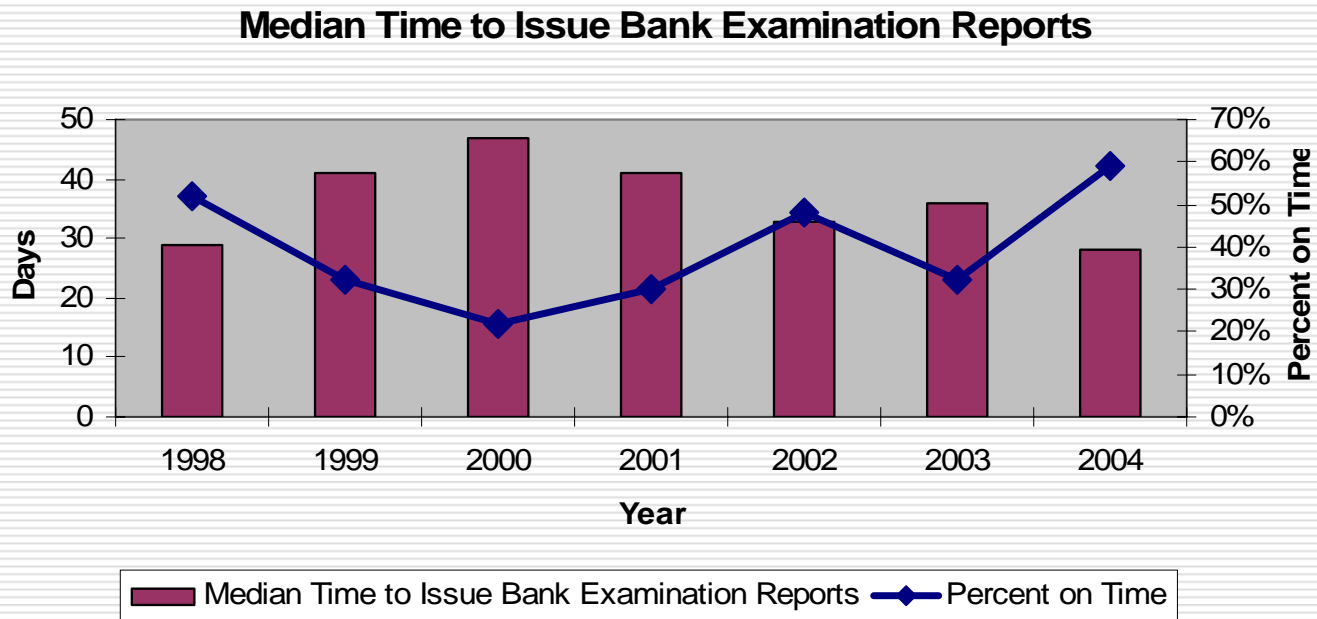
CAMELS 1& 2
100%

C – Competent	100%
A – Advisory	94.12%
M – Meaningful	100%
E – Efficient	94.12%
L – Listening	100%
S – Strong Leadership	100%

# Banks

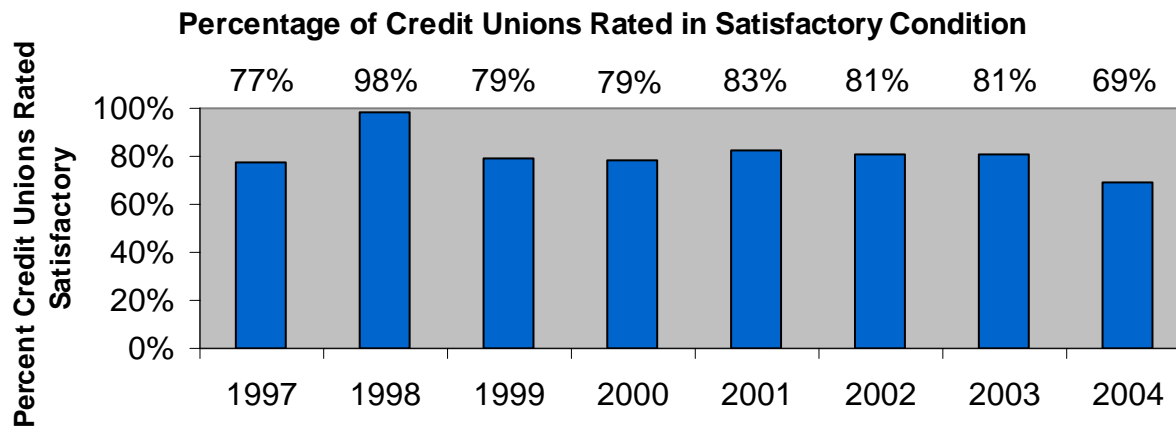


# Banks



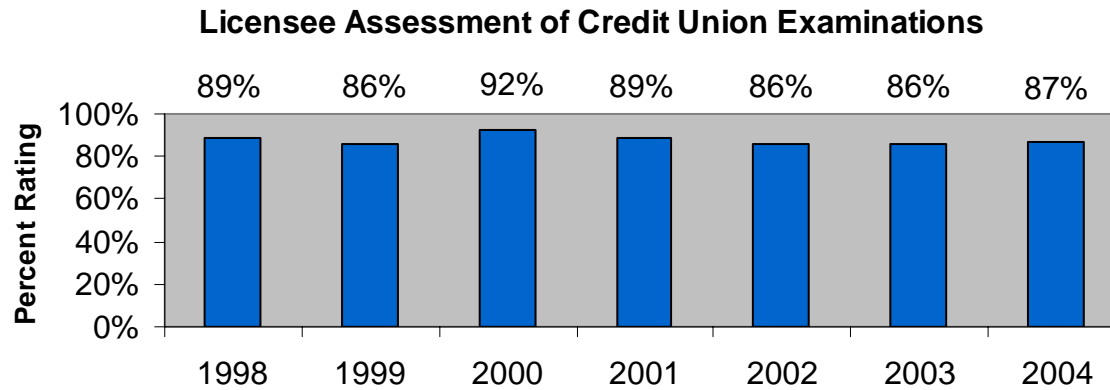
# DFI Performance Measures

## □ Credit Unions



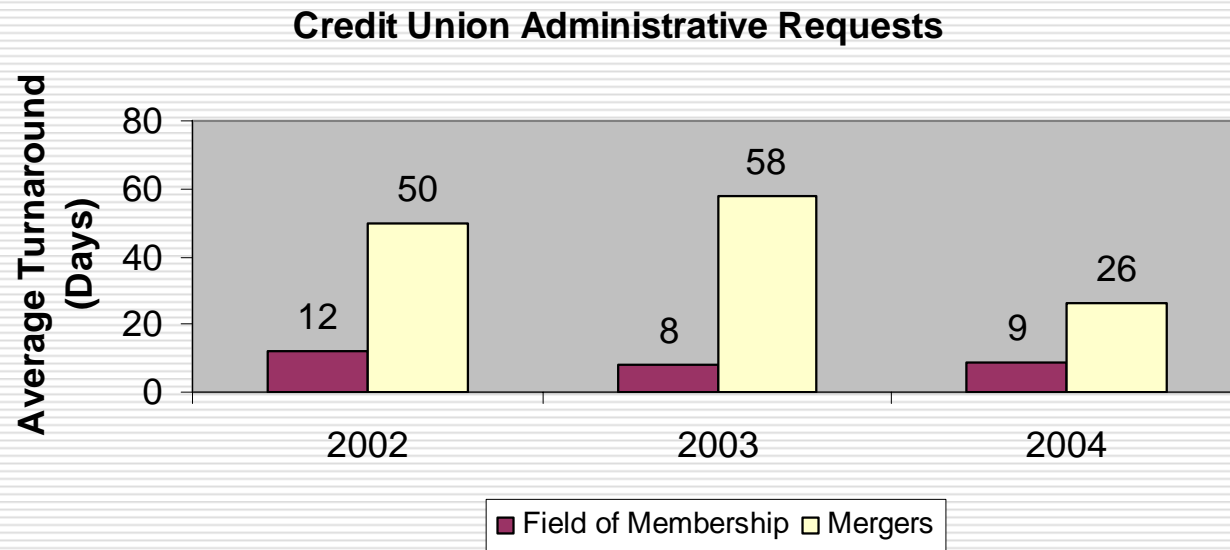
# Credit Unions

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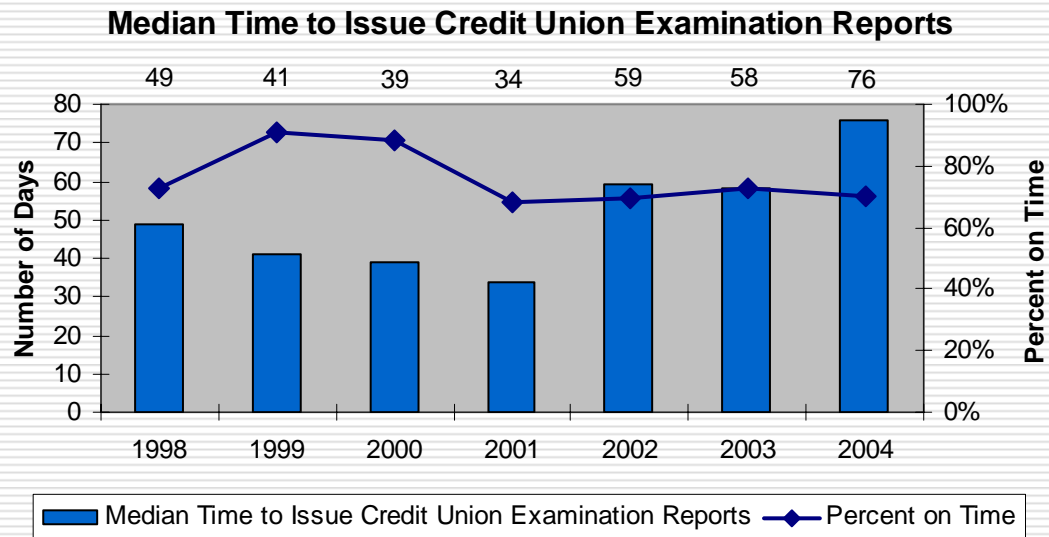


# Credit Unions

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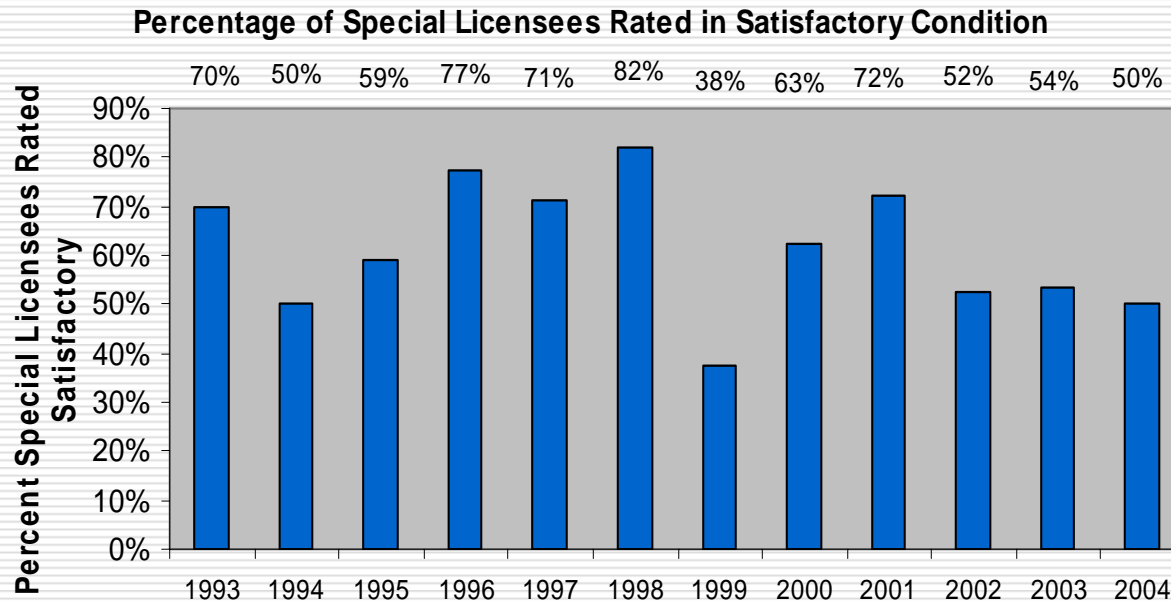
# Credit Unions





# DFI Performance Measures

## □ Special Licensees



# Performance Improvement Key Initiatives - 2005

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<b>I. CUSTOMER</b>	Complete	Underway	Ongoing
Enhance application processing	✓		✓
Enhance policy guidance		✓	
<b>II. WORKFORCE</b>			
Effective leadership/structure	✓	✓	
Competency development/performance		✓	
Skills development partnerships			✓

III. INTERNAL	Completed	Underway	Ongoing
Privacy law implementation	✓		
BSA implementation	✓		
Functional Integration Task Force	✓	✓	
Multi-state exam protocol	✓		✓
Early warning capability	✓	✓	
Leverage fed technology		✓	
Productivity/performance measures	✓	✓	
Enhance special licensees exam		✓	
Enhance problem licensee process	✓		
Assess private share insurance		✓	
Meet exam program schedule			✓
Continuous process reviews			✓
Top decile accreditation		✓	

# 2005 Focus

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# Pyramid of Progress

